

Affidavit of Melinda S. Gehris, Esq.

NOW COMES Melinda S. Gehris, and after being duly sworn, deposes and states as follows:

1. I am an attorney in New Hampshire and my professional address is Hess Gehris Solutions, 95 North State Street, Concord, New Hampshire, 03301. I have been retained by the plaintiff as an expert on insurance coverage matters.

2. I have practiced law since 1991 and have practiced in New Hampshire since 1992. For all of those years, I have concentrated on insurance coverage matters. I have represented both insurance companies and insureds in litigated matters. I also frequently act as a mediator or arbitrator in coverage disputes.

3. I have reviewed the Liberty umbrella policy provided to the plaintiff by Liberty.

4. I am familiar with the requirement that insurance companies writing insurance in New Hampshire must submit their policy forms, endorsements and other policy language to the New Hampshire Insurance Department.

5. The role of the Insurance Department in reviewing and approving those policy materials is to ensure that they comply with New Hampshire law and are not misleading to potential insurance consumers.

6. It is not the Insurance Department's role to determine how a form should be used or what any specific form means in a particular set of factual circumstances.

7. Approval of the language of the form in isolation does not constitute any approval of how Liberty intended to use the form, or how it did use the form in this case, or of Liberty's position that the rejection form is not required to be part of the insurance contract.

I hereby swear and affirm that the foregoing is true and accurate to the best of my knowledge.

5/19/16
Date

Melinda S. Gehris
Melinda S. Gehris, Esq.

State of New Hampshire
Merrimack, ss.

Subscribed and sworn to me this 19th day of May, 2016

Before me,

Wendy S. Laroche
Notary Public/Justice of the Peace



Wendy S Laroche
Print or type name

Commission expires: 2-22-2017